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- [54] **IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE CREDIT CARD READER**
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- [73] Assignee: **FCA Corporation**, San Carlos, Calif.
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- [51] **Int. Cl.<sup>6</sup>** ..... **H04N 5/44**
- [52] **U.S. Cl.** ..... **348/734; 348/12; 348/13; 455/5.1**
- [58] **Field of Search** ..... **348/734, 2, 13, 348/12, 176, 10, 211; 455/5.1, 151.1, 151.2, 252; 359/142, 148; 367/197**

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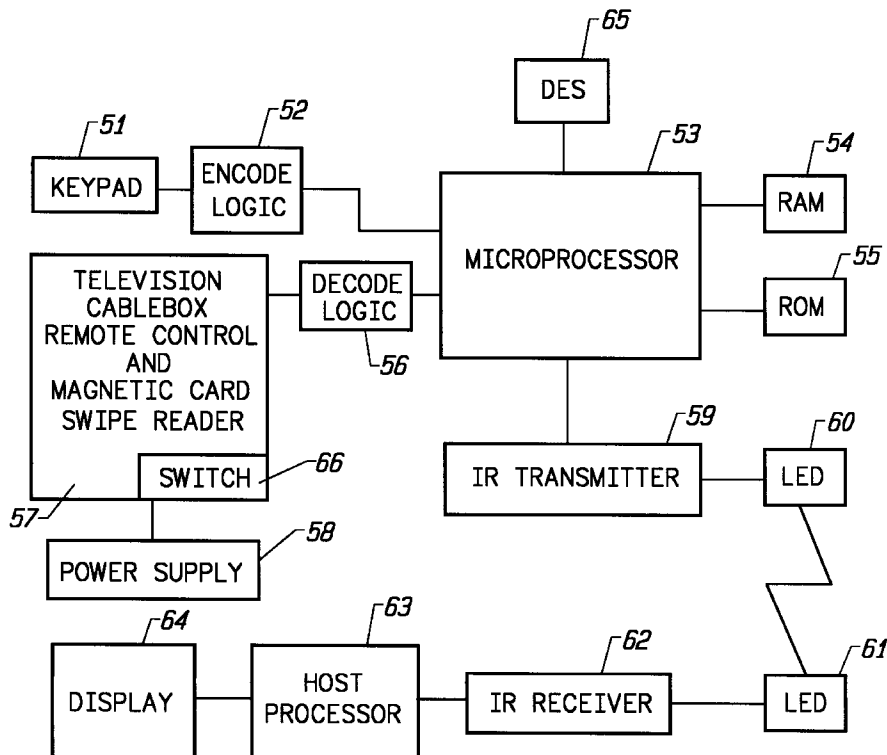
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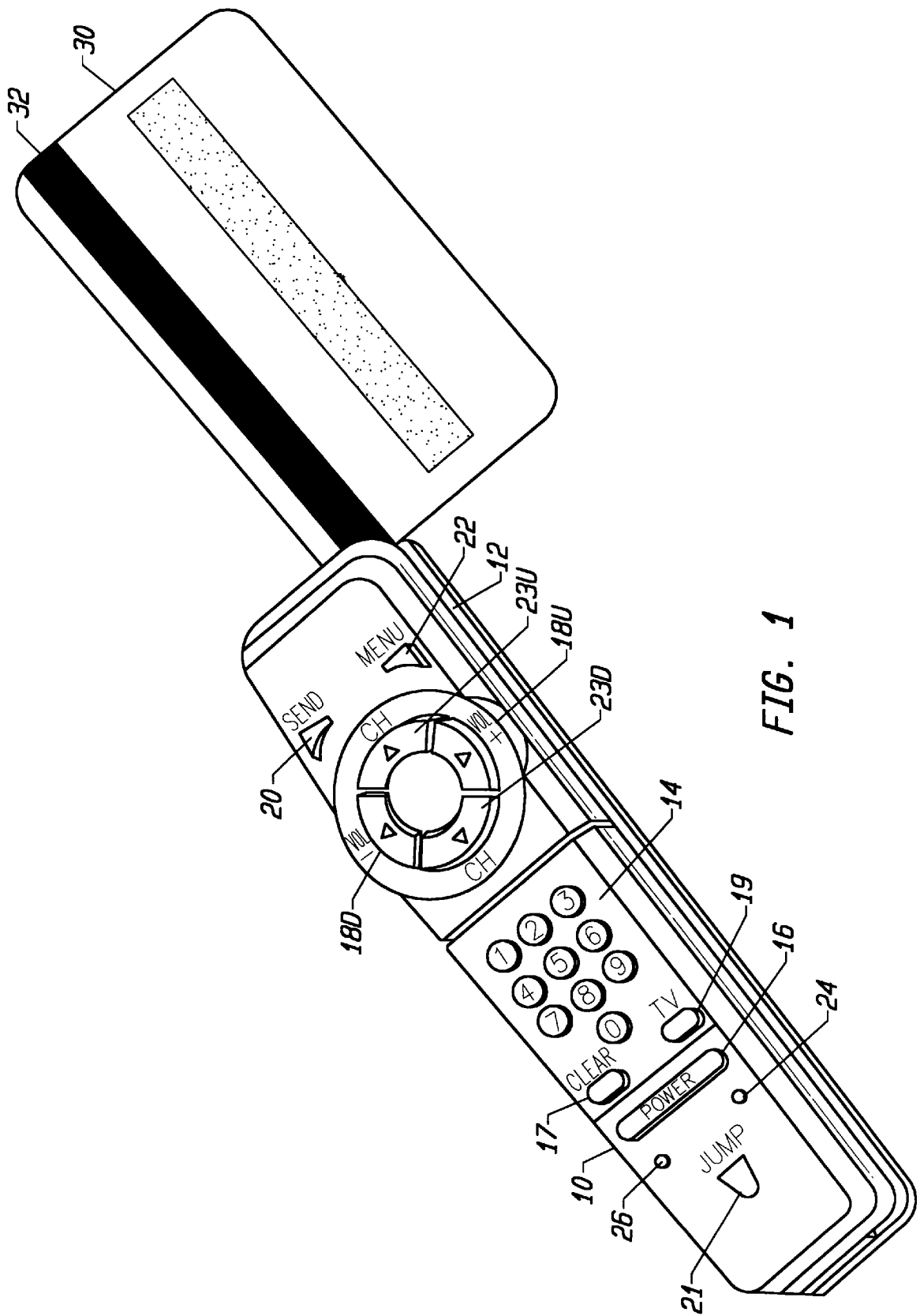
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### [57] ABSTRACT

A television remote control unit including an IR (infra-red) transmitter with integral magnetic stripe credit card reader for transmitting IR signals to a remote interactive location such as a television set or a TV cable remote control box. The remote control unit permits the user to swipe a credit card through the credit card reader so as to generate credit card transaction signals for transmission to the remote interactive locations. The remote control unit can be used in an interactive environment such as a hotel casino, a cable TV home shopping network, or an off track betting (OTB) environment.

17 Claims, 12 Drawing Sheets





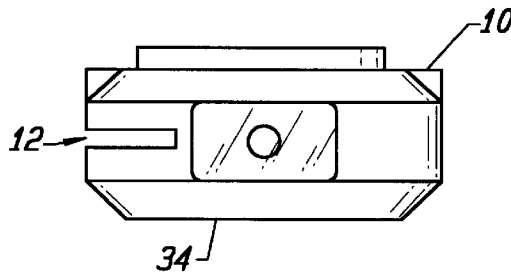


FIG. 2

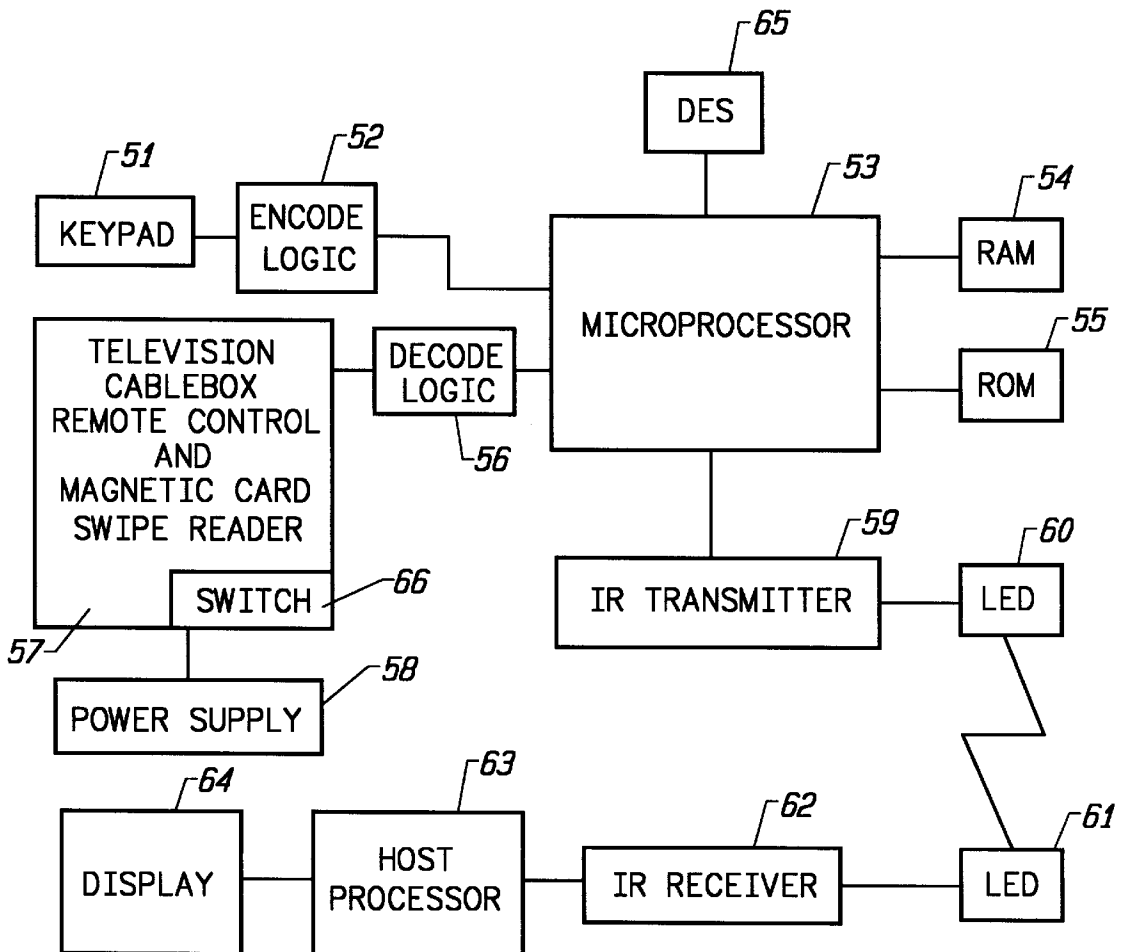
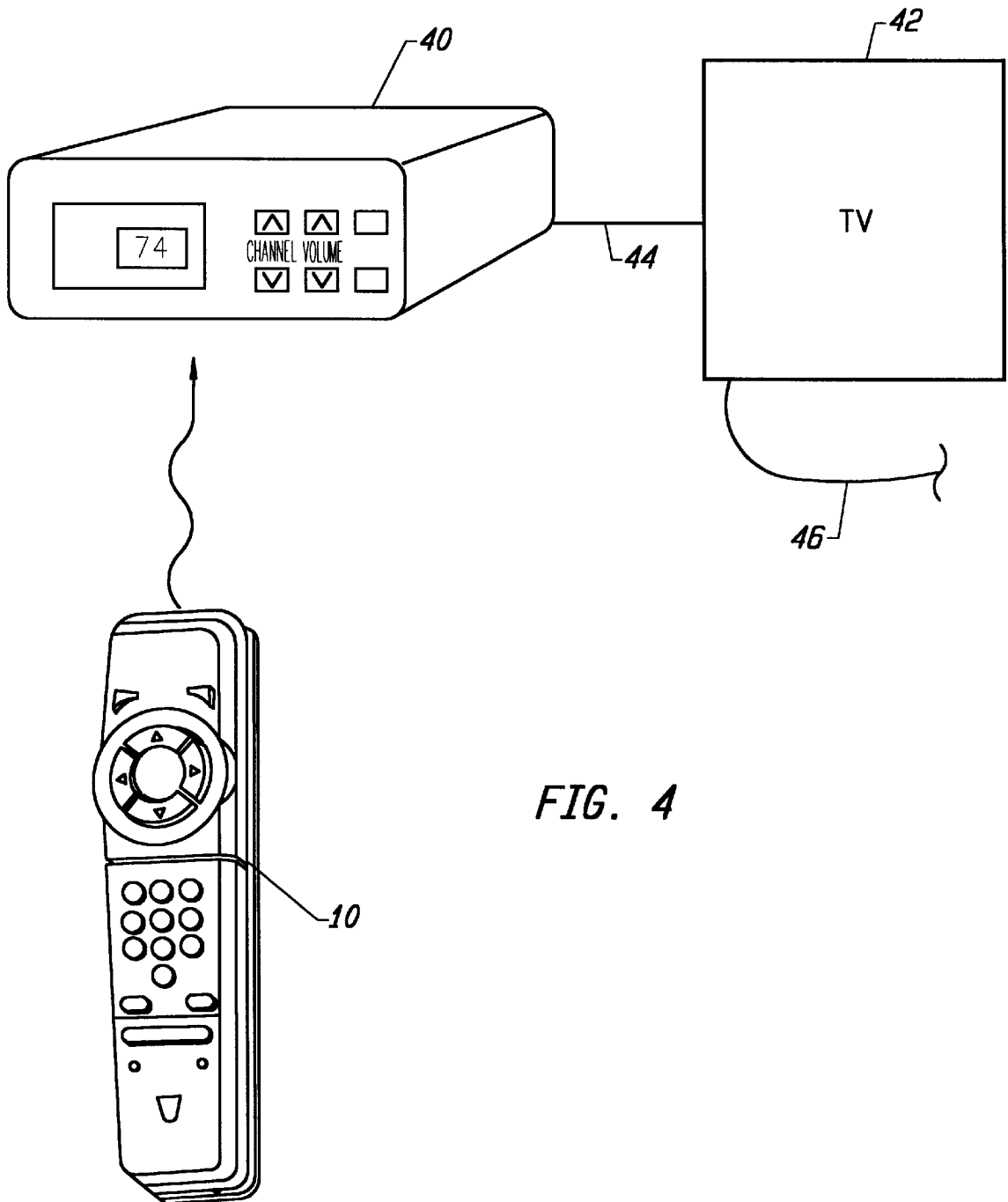


FIG. 3



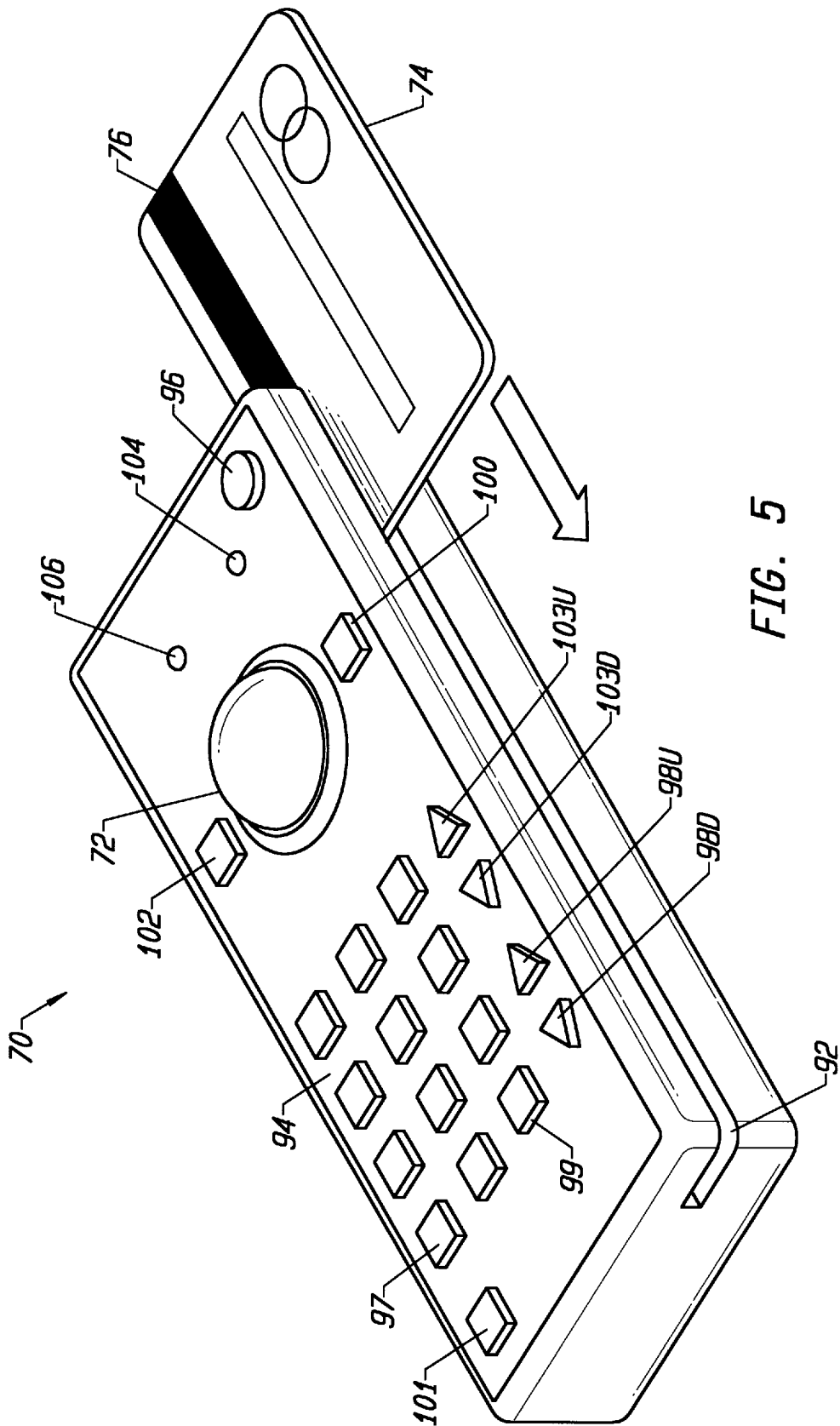


FIG. 5

Start-up Screen Text:

Forte Communications Associates Credit Card Entry  
Demonstration System.

To demonstrate how this system can be used to charge services on your  
American Express®, Visa®, or Master Card®  
please press the MENU key on the TV remote control unit.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

*FIG. 6A*

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card® please follow the instructions below.

To stop this procedure and return to normal TV operation, press the TV button at any time.

Swipe your card through the slot reader on the side of the TV remote control unit. The Green light indicates a successful read. The Red light indicates, your card could not be read, please try again.

Point the TV remote control unit at the TV and press the ENTER button to send the information.

*FIG. 6B*

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Examine the credit card information displayed below.

If it is correct, press the ENTER button again to confirm the  
information. If it is wrong, press the CLEAR button to enter  
it again.

Credit Card Account Number: 1234567890123456789      PIN:      \$  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ      Amount:  
Card Expiration Date: MMYZ

*FIG. 6C*



Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Enter your Personal Identification Number, up to 6 digits  
using the TV remote control unit's number pad.

Point the TV remote control unit at the TV and press the  
ENTER button to send the information

Credit Card Account Number: 1234567890123456789      PIN:  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ      Amount: \$  
Card Expiration Date: MMY

FIG. 6D

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Examine your Personal Identification Number displayed below.  
If it is correct, press the ENTER button again, to confirm  
the number. If it is wrong, press the CLEAR button to enter  
it again.

Credit Card Account Number: 1234567890123456789      PIN: 123456  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ      Amount: \$  
Card Expiration Date: MMY

FIG. 6E

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card® please follow the instructions below.

To stop this procedure and return to normal TV operation, press the TV button at any time.

Enter the amount of the service in whole dollars, using the TV remote control unit's number pad.

Point the TV remote control unit at the TV and press the ENTER button to send the information.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMY

PIN: 123456  
Amount: \$

*FIG. 6F*

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card® please follow the instructions below.

To stop this procedure and return to normal TV operation, press the TV button at any time.

Examine the dollar amount displayed below.

If it is correct, press the ENTER button again, to confirm the amount. If it is wrong, press the CLEAR button to enter it again.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMY

PIN: 123456  
Amount: \$999999

*FIG. 6G*

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

The credit transaction is now complete. THANK YOU.

Credit Card Account Number: 1234567890123456789      PIN: 123456  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ      Amount: \$999999  
Card Expiration Date: MMY

*FIG. 6H*

## IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE CREDIT CARD READER

### BACKGROUND OF THE INVENTION

The present invention relates to an IR (infra-red) transmitter with integral magnetic-stripe card reader and, in addition, a compatible IR receiver and display for use in an interactive environment, such as, for example, in a hotel casino environment, with a cable TV home shopping network, an off track betting (OTB) environment, or any other financial transaction interactive environment.

Commercial reception to interactive environments is greatly increasing at the present time, particularly with respect to financial transaction interactive environments utilizing a magnetic stripe card such a credit card, ATM card, debit card, and other similar type cards. The magnetic stripe embedded on such a financial type of card contains credit line information from a financial institution for a particular user, together with other identifying information about the user.

As an example, in a cable TV home shopping network, a user must somehow provide credit information from a credit card so as to be able to purchase an item from the home shopping network. In another environment, a user who wishes to participate in off track betting (OTB) race track environment must generally have preestablished a credit limit in order to place wagers with the particular race track location.

It would therefore be very desirable to provide a more accurate and faster means and method of permitting a user to directly participate in the interactive environments such as described above.

### SUMMARY OF THE INVENTION

It is an object of the present invention to provide an improved television remote control unit for transmitting IR (infra-red) signals to a remote interactive location such as a television or a cable remote control box.

The present invention provides an IR (infra-red) transmitter with an integral magnetic-stripe credit card or ATM card reader, compatible IR receiver, for use in interactive environment, such as, for example, in a hotel casino environment, a cable TV home shopping network, or OTB race track environment. The transmitter unit can be used to control TV functions, as well as transmit financial data read from the magnetic stripe of the card to a receiver that is equipped to receive the data. The unit can be used for interactive games, gambling, movies, or other such interactive events that require payment immediately.

In one preferred embodiment, the remote control unit includes an integral magnetic stripe card reader and a sensor which detects when a financial transaction type magnetic stripe card (e.g., a credit card) is swiped through the reader so as turn on the power of the unit. With the power on, the reader reads credit card information from the swiped credit card to form credit card information.

The remote control unit also includes a keypad such that a user can enter transaction information for a particular credit card transaction. The unit further includes a processor for processing the credit card information and the transaction information to form IR credit card transaction signals. The remote control unit also includes an IR transmitter for transmitting the IR credit card transaction signals to the remote interactive location.

Other objects, features and advantages of the present invention will become apparent from the following detailed description when taken in conjunction with the accompanying drawings.

### BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings, which are incorporated in and form a part of this specification, illustrate embodiments of the invention and, together with the description, serve to explain the principles of the invention:

FIG. 1 is a perspective view of one embodiment of an IR transmitter with integral magnetic financial transaction card reader according to the present invention.

FIG. 2 is a top view of the device of FIG. 1.

FIG. 3 is a block diagram of the present invention.

FIG. 4 is a view of a TV cable box used in conjunction with the credit card reader of FIG. 1.

FIG. 5 is an alternative embodiment of a credit card reader utilizing a trackball control configuration.

FIG. 6A-6H are illustrative step by step examples of interactive financial transactions according to the present invention.

### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Reference will now be made in detail to the preferred embodiments of the invention, examples of which are illustrated in the accompanying drawings. While the invention will be described in conjunction with the preferred embodiments, it will be understood that they are not intended to limit the invention to those embodiments. On the contrary, the invention is intended to cover alternatives, modifications and equivalents, which may be included within the spirit and scope of the invention as defined by the appended claims.

FIG. 1 shows a perspective view of one embodiment of the present invention. The unit **10** is a hand held device, approximately 2"x7" powered by two internal AA batteries (not shown). The remote control unit **10** of FIG. 1 includes a slot **12** for a built-in financial transaction card reader so as to read card information, from for example, a credit card **30** which is swiped through the unit **10** by a user. The unit **10** includes keys **14** such that a user can enter transaction information for a particular transaction. A control power key **16** is provided to activate the unit **10**, although the unit **10** can be activated by the swiping of credit card **30**, as will be described later.

Control SEND key **20** provides a send function for transmitting an IR signal to a remote television or preferably a cable set top box **40**, as shown in FIG. 4. A MENU key **22** in FIG. 1 is provided for a menu function as known in the art. The MENU key **22** can transmit signals to a cable set top box **40** and provides the hand held control functions of unit **10** to the cable box **40**, as will be described. The TV key **19** is for turning on a TV such that the remote unit **10** provides a dual function control of a TV set top box (TV remote control) as well as card swiping. The CLEAR key **17** provides a clearing function and the JUMP key **21** provides for a jumping function.

When SEND key **20** is depressed, the unit **10** sends infra-red (IR) signals to a television or cable set top box **40** (FIG. 4) that is equipped to receive the data. The channel keys **23U**, **23D** and volume keys **18U**, **18D** of FIG. 1 and the corresponding signals activate the controls of a television (e.g. channel up or down, volume up or down). Unit **10** is

microprocessor controlled, with an ASCII look up table in ROM, as will be described.

Unit **10** has a slot **12** on the side where a magnetic striped card **30** embedded with information on stripe **32** can be "swiped", transferring the data which is stored on the magnetic stripe **32** the card **30** to a decoder chip, which then is stored in DRAM (memory). When the card **30** is inserted in the slot **12** on the side of unit **10**, and passes a certain point, the action of the card **30** passing that certain point triggers an opto-electric device or switch that turns on the power of the unit **10**.

By turning on the power, data that has been transferred from the magnetic stripe **32** of the card **30** is then decoded into ASCII codes that can be stored in the memory (FIG. **3**) of the unit **10**, until such time as the user depresses send button **20** on the unit **10** to transmit the data to a television or set top cable box **40** (FIG. **4**). When the card **30** is swiped through the slot **12** on the side of unit **10**, the user is alerted when the information of the magnetic stripe **32** is correctly received by a GREEN LED **24** being illuminated. If the GREEN LED **24** is not illuminated, and the RED LED **26** is illuminated, the user must pass the card through the slot **12** again. This procedure is repeated until the GREEN LED **24** is illuminated. Alternatively, this function could be accomplished by a television set display informing the user whether the card **30** was read correctly.

The television set or cable set top box **40** of FIG. **4** prompts the user to depress a certain key to transfer the information stored in the memory of the unit to the receiver of the television or cable set top box **40** of FIG. **4**. The user also is prompted to manually insert PIN (personal identification number) numbers and the amount of the transaction in dollars by using the numeric pad **14** of the unit **10**.

In one embodiment, the microprocessor of the hand held device **10** is programmed to "time out" or turn off the batteries of the hand held device **10** after a predetermined period (for example, three minutes). Unlike other magnetic stripe readers and decoders, the unit **10** requires no external power to operate, and functions as television or cable set top box controller as well.

FIG. **2** shows a top view of unit **10** with the slot **12** and IR transmitting device **34**, the function of which will be described with respect to FIG. **3**.

FIG. **3** shows a block diagram of one preferred embodiment of the present invention. In FIG. **3**, the IR Transmitter Unit (**51-60**) is a hand-held, battery powered unit which collects the user's credit card information, personal identification number (PIN) and the amount of the transaction and transmits this information to the IR Receiver Unit (**51-54**) using infrared LED's.

The 16-key Keypad (**51**) contains keys for entering digits: 0-9, and for selecting functions such as TV, MENU, ENTER, and CLEAR. The Keypad (**51**) interfaces to the Encode Logic Module (**52**), which autonomously scans the Keypad, detects key presses, debounces and decodes the input from the Keypad (**51**). The Encode Logic Module (**52**) then signals the Microprocessor (**53**) that input is available. The Encode Logic Module (**52**) holds this input until the Microprocessor (**53**) reads the input and resets the Encode Logic Module (**52**).

The Magnetic Card Swipe Reader (**57**) uses a sensor or switch **66** to detect that a card is being swiped and this in turn is used to signal the Power Supply (**58**).

Whenever a card is swiped, the information on the magnetic strips is read, decoded and error checked. The Swipe Reader (**57**) sends information to the Decode Logic Module

(**56**) which converts the serial bit stream from the reader into a byte-wide stream for input to the Microprocessor (**53**). The Decode Logic Module (**56**) signals the Microprocessor (**53**) that data is available via both status and interrupt signals.

The Microprocessor (**53**) stores the information received from the Encode Logic Module (**52**) and the Decode Logic Module (**56**) in RAM (**54**) for further processing. The software to control the operation of the Microprocessor (**53**) is stored in the ROM (**55**). The Microprocessor (**53**) formats the data and sends the data to the IR Transmitter (**59**).

The information collected by the Microprocessor (**53**) is formed into packets and transmitted to the IR Receiver Unit **61-64** via a modulated infra-red light beam by the IR Transmitter (**59**) using a LED (**60**), which transmits to LED (**61**) to IR Receiver (**62**), Host Processor (**63**), and Display (**64**).

In some instances, the remote unit **10** could utilize a DES encryption chip **65** for encryption of an IR signal when using an ATM type of financial transaction card.

FIG. **4** shows a typical application of the present invention in which a remote unit **10** can be used in conjunction with an interactive network **50**, including a remote cable set top box **40** which is connected by cable **44** to a suitable TV **42**, which in turn is connected to an outside cable environment by cable **46**. It can be seen that in FIG. **4** a remote control unit **10** according to the present invention could be utilized to interactively communicate with remote control box **40** (as shown) and/or TV **42**.

FIG. **5** shows an alternative embodiment **70** of the present invention in which the control function is in the form of a trackball configuration **72**.

The alternative embodiment depicted in FIG. **5** includes a POWER key **96** for turning on the power of the television. The control unit **70** in FIG. **5** includes a trackball control element **72** together with the corresponding control keys as in FIG. **1**, including the GREEN/RED LED's **104**, **106**, MENU key **102**, ENTER (SEND) key **100**, CHANNEL Up/Down keys **103U**, **103D**, VOLUME Up/Down keys **98U**, **98D**, TV key **99**, CLEAR key **97**, and JUMP key **101**. In operation in FIG. **5**, a credit card **74** with a magnetic stripe **76** would be swiped through slot **92** in a fashion analogous to that of the preferred embodiment of FIGS. **1-4** described herein.

In order to more clearly describe the features of the present invention, a detailed illustrative example of a financial interactive transaction will be described in conjunction with FIGS. **6A-6H**. For purposes of the illustrative example, assume that the description of FIG. **6A-6H** are in conjunction with the preferred embodiment shown in FIGS. **1-4**, together with a suitable display on a television set interactively and remotely connected to the unit **10** of the present invention. Assume further for purposes of the illustrative example, that the system is in connection with an entity known as Forte Communications Associates Credit Card Entry System and that the user will be utilizing a suitable credit card, such as American Express, VISA or MasterCard.

In FIG. **6**, the TV monitor screen text illustrates to a user that the menu key **22** on the remote control unit **10** of FIG. **1** should be pressed. It should be kept in mind that the remote control unit **10** of FIG. **1** alternatively can control normal TV operation by the user pressing the TV button at any time.

Assuming that the user has pressed menu key **22**, FIG. **6B** illustrates that the user should be prompted to swipe the card **30** of FIG. **1** through the slot **12** (slot **12** is better seen in FIG. **2**). If the card is swiped through the slot **12** on the side of the

remote control unit **10** of FIG. 1, a green light indicates a successful read, as indicated in FIG. 6B. If a red light is indicated, the user is prompted that the card **30** could not be read and is prompted to try again. The user points the TV remote control unit **10** at the TV and presses the ENTER button to send the information.

In FIG. 6C, the display prompts the user to examine the credit card information (displayed in the lower left hand corner of FIG. 6C) which indicates the credit card account number, the holder name and the expiration date of the particular user, which information had been obtained by the swiping of the card **30** through the unit **10** of FIG. 1.

If the displayed information is correct, the user presses the ENTER button to confirm the information, and if not correct, presses the CLEAR button to enter the information again.

FIG. 6D illustrates the system prompting the user to enter a personal identification number (PIN)—up to six digits in one preferred embodiment—using the keys **14**, as illustrated in FIG. 1. The user points the TV remote control unit **10** at the TV and presses the ENTER button to send the information.

FIG. 6E illustrates the PIN number information (displayed in the lower right hand corner). If correct, the user presses the ENTER button again to confirm the number. If incorrect, the user presses the CLEAR button to enter the PIN information again.

FIG. 6F illustrates that the system prompts the user to enter the dollar amount of the service, using the remote control unit number pad **14** of FIG. 1. The user points the TV remote control unit **10** at the TV and presses the ENTER button to send the information.

FIG. 6G illustrates the amount of the financial transaction (lower right hand corner). If the correct amount is indicated, the user presses the ENTER button to confirm the amount. If incorrect, the user presses the CLEAR button to enter the transactional information again.

FIG. 6H indicates the completed transaction showing the credit card account information, credit card holder information, credit card expiration date, PIN number, and amount transaction number as being transmitted to, for example, a home shopping network.

It should be clear that other variations of the preferred embodiment of the invention are within the scope of the claims of the present invention.

For example, the interactive and transactional environment can be in addition to a home shopping network, a hotel casino environment, off track betting system, interactive games, movies and any other type of interactive financial event that requires financial credit card type information.

The present invention provides a remote control television unit which is hand held and requires no cord connection to an interactive location (such as a TV or cable control box), as well as control of the TV/control box (a dual purpose control unit). In one embodiment, the remote control unit is battery operated so that a user could easily enter the required financial transaction information remotely to the interactive environment.

The present invention is for uses where a user wishes to pay for goods or services with a financial transaction type card, such as credit card or an ATM card.

In a gambling environment, if a user wishes to be authorized to obtain casino cash, the user brings up the MENU on the screen by pressing the appropriate button and follows the instructions on the screen, which would be analogous to that

of FIG. 6A–6H. If the transaction is valid (the card is good) the user can then go to the casino cashier to pick up the cash.

The foregoing descriptions of specific embodiments of the present invention have been presented for purposes of illustration and description. They are not intended to be exhaustive or to limit the invention to the precise forms disclosed, and it should be clear that many modifications and variations are possible in light of the above teaching. For example, the preferred embodiment utilizes a credit card type of financial transaction card. However, other types of financial transaction cards could be utilized as well, such as an ATM card, a debit card, and the like. The embodiments were chosen and described in order to best explain the principles of the invention and its practical application, to thereby enable others skilled in the art to best utilize the invention and various embodiments with various modifications as are suited to the particular use contemplated. It is intended that the scope of the invention be defined by the claims appended hereto and their equivalents.

What is claimed is:

1. A television remote control unit for transmitting IR (infra-red) signals to a remote interactive location, said unit comprising:

an integral magnetic stripe financial transaction card reader for reading financial transaction card information from a magnetic stripe of a financial transaction card swiped through said reader to form read card information, card reader including a sensor for detecting when said card is swiped through said reader so as to turn on the internal power of said unit;

keypad means for entering transaction information for a particular card transaction;

internally powered processor means for processing said card information and said transaction information to form IR card transaction signals, and;

IR transmit means including an LED for transmitting said IR card transaction signals to said remote location.

2. A television remote control unit for transmitting IR (infra-red) signals to an interactive location, said unit comprising:

an integral magnetic stripe financial transaction card reader for reading financial transaction card information from a magnetic stripe of a financial transaction card swiped through said reader to form read card information;

keypad means for entering transaction information for a particular card transaction;

means for processing said card information and said transaction information to form IR card transaction signals, and;

IR transmit means including an LED for transmitting said IR card transaction signals to said interactive location.

3. The remote control unit as in claim 2 wherein said card reader includes a sensor for detecting when said card is swiped through said reader so as to turn on the internal power of said unit.

4. A television remote control unit for transmitting IR (infra-red) signals to an interactive location such as a television set top box, said remote control unit comprising:

an integral magnetic stripe financial card reader for reading financial card information from a magnetic stripe of a financial card swiped through said reader to form read card information;

a keypad for entering transaction information for a particular card transaction;



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a processor for processing said read card information and said transaction information to form IR card transaction signals; and

an IR transmitter including an LED for transmitting said IR card transaction signals to said interactive location.

5 **5.** A remote control unit as in claim **4** including an IR transmitter for transmitting ATM transaction indication or PIN information to said interactive location.

10 **6.** A remote control unit as in claim **5** including means for encrypting said ATM transaction indication or said PIN information.

**7.** A remote control unit as in claim **4** including a TV control key for controlling a television.

**8.** A remote control unit as in claim **4** including a plurality of control keys controlling the entry of the financial trans- 15 action information.

**9.** A remote control unit as in claim **8** including a trackball type of control key.

**10.** A remote control unit as in claim **4** wherein said financial card is a credit card. 20

**11.** A remote control unit as in claim **4** wherein said financial card is an ATM type card.

**12.** A remote control unit as in claim **4** wherein said financial card is a debit type card.

**13.** In a financial transaction card interactive network 25 including a television remote control unit for transmitting IR (infra-red) signals to an interactive location such as a television set top box, said remote control unit including an integral magnetic-stripe financial transaction type card reader, the method comprising the steps of: 30

- reading financial card type information from a magnetic stripe of a financial type card swiped through said remote control unit to form read card information;
- entering into said remote control unit transaction infor- 35 mation for a particular financial card transaction;
- processing within said remote control unit said transaction information and said read card information to form IR card transaction signals; and

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transmitting said IR card transaction signals using an LED from said remote control unit to said interactive loca- tion.

**14.** In a financial transaction card interactive network comprising:

- an interactive location such as a television set top box, a television display,
- a television remote control unit for transmitting IR (infra- red) signals to said interactive location, said remote control unit including:
  - an integral magnetic stripe financial transaction type card reader for reading financial card information from a magnetic stripe of a financial card swiped through said reader to form read card information;
  - a keypad for entering transaction information for a par- ticular card transaction;
  - a processor for processing said transaction information and said read card information to form IR card trans- action signals; and
  - an IR transmitter including an LED for transmitting said IR card transaction signals to said interactive location.

**15.** The network as in claim **14** wherein said remote control unit includes a Menu key for controlling the display of interactive menus on said television display through said interactive location.

**16.** The network as in claim **15** wherein said interactive location includes means for displaying a selected menu and transaction directions on said television display.

**17.** The network as in claim **16** wherein said remote control unit includes means for completing the card trans- action following said directions displayed on said selected menu on said television display.

\* \* \* \* \*